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CLAIMS

2 What I claim as my invention is:

3 1. (canceled)

4 2. (canceled)

5 3. (canceled)

6 4. (canceled)

7 5. (currently amended): A system according to Claim 3 for making online purchases
8 comprising:9 a customer interface device for connecting buyers to either a voice or data
10 network,11 a network of banks,12 a collection of buyers each of which maintains a buyer account with at
13 least one of the banks in the network of banks,14 a collection of payees each of which maintains a payee account with at
15 least one of the banks in the network of banks,16 a network of holding accounts with at least one holding account residing
17 in each of the banks in the network of banks,18 an agent that directs the transfer of funds from a buyer account into a
19 holding account residing in the same bank as the buyer account within the
20 network of banks, and also directs the transfer of funds into a payee account from
21 a holding account residing in the same bank as the payee account within the
22 network of banks,23 a means for authenticating buyers and payees and enforcing security.